

# Publications & Features



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CHADWICK FINANCIAL ADVISORS



On a segment for FOX Business Mike notes that “QE has unleashed the animal spirits in investors, and they’re happy-go-lucky,” and goes on to state his worry with government debt and how it is affecting rates. Within, Mike asks, “If rates were let free, and this QE nonsense ended, how would the governments afford the debt they have to pay?”

To view the segment, click here: [How to ride out market volatility](#)

In a consumer-centric article for MainStreet.com, Mike gives input on how to avoid the build-up of debt. “People who are faced with a myriad of debt should pay off the highest rate, non-deductible debt first and then work their way down the ladder.”

To read the article, click here: [What Bills Should You Pay First?](#)



In an article for the Financial Planning section of MarketWatch, Chadwick gives advice on a fiscally responsible course of action following a raise. Chadwick recommends people typically split their pay increases into three purposes: savings, charity and spending. Since charitable contributions are also tax deductible, making bigger donations after a raise could also lead to a smaller tax bill at the end of the year, says Chadwick

Read the entire article through the following link:

[“You’re getting a 2.9% raise next year”](#)

In a “showdown” with an equity bull, Mike gives his outlook for 2014, noting that while people are chasing equities, he sees value in alternatives and is generally very cautious with his clients’ assets. “Whenever we’ve reached these valuation levels historically, it’s been pretty ugly moving forward,” he states.

To view the segment, click here: [Dow 20,000 vs. valuations gone](#)



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Mike authors a feature byline article in the Wall Street Journal on the importance of business succession planning, offering lessons from his own life and business.

To read the article, click here: [Mike Chadwick, on small business succession planning](#)



Mike notes the importance of saving in an article with USA Today on a recent Wells Fargo survey which found that 37% of Americans don't ever expect to retire. "Americans are great bill-payers, but they are horrible savers," Chadwick says. "People have to start saving, even when things are difficult. There is never an easy time."

Read the entire article through the following link:  
["Many Americans don't expect to ever retire"](#)

Mike interviews with Dennis Kneale on FOX Business to discuss the current environment and how it has people investing in an emotional way, rather than a tried-and-true logical manner. "I see bubbles all across the globe," Mike states, going on to note that on all metrics, things are expensive, and the global economy is questionable at best.

To view the segment, click here: [Beware of the market bubbles?](#)



In an article for U.S. News and World Report, Mike discusses necessary steps to take for a potentially unplanned retirement, noting that that first step is to live below your means and try to only carry "good debt."

To read the article, click here:  
[The Ideal Retirement Age – And Why You Won't Retire Then](#)

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Mike authors an article for Medical Economics on how a physician can best adapt to changes in the medical field spurred by the implementation of Obamacare. Within, he notes the benefit of working with employer groups, education, technology, and staff training.

To read the article, click here:

[Adapting your medical practice to the demands of healthcare reform](#)

Chadwick comments on the government shutdown and its effect on the markets for an article on TheStreet.com. "It seems that the market is over-extended on too many metrics," said Chadwick. "It is my job to not only invest, but also to protect my clients' assets, so I have absolutely no problem keeping a lot of cash on the sidelines right now."



Read the entire article through the following link:  
["Government Shutdown and Financial Collapse?"](#)



In this issue of OVERNIGHT FINANCE, Mike Chadwick gives his thoughts on the recent FOMC Minutes which displayed housing worries and a lack of information on forward tapering. "It appears we're in a mini-reflation of the housing bubble, again caused by loose monetary policy" expressed Chadwick. Trends within the housing market reveal that the average person may not be able to afford a single-family home.

Read the entire article through the following link:

[Fed Minutes Show Housing Worries](#)

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